

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
NASHVILLE TENNESSEE DIVISION**

In re:

KERELYNNE POCHE DAVIS

Case No. 20-04288-CW3-13

Debtor(s)

Chapter 13 Trustee's Final Report and Account

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2020.
- 2) The plan was confirmed on 02/10/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/07/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/09/2022.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,640.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$31,470.90
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$31,470.90**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,187.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,307.35
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$4,494.85

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1305 CLAIM	Unsecured	NA	NA	NA	0.00	0.00
CASH NOW	Unsecured	500.00	NA	NA	0.00	0.00
DEERFIELD AT PROVIDENCE	Unsecured	6,086.00	6,085.53	6,085.53	331.42	0.00
DEPT OF ED NAVIENT	Unsecured	132,472.00	NA	NA	0.00	0.00
DINKELSPIEL RASMUSSEN AND MIN	Unsecured	602.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Secured	27,068.42	27,068.42	27,068.42	3,810.65	807.35
FIRST HERITAGE CREDIT	Unsecured	NA	286.74	286.74	15.62	0.00
GARDENS OF GRAYS CREEK PD HOA	Secured	NA	0.00	75.00	75.00	0.00
GARDENS OF GRAYS CREEK PD HOA	Secured	495.00	2,250.00	0.00	337.50	0.00
GARDENS OF GRAYS CREEK PD HOA	Secured	NA	845.00	845.00	845.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	656.00	656.34	656.34	35.75	0.00
MIDLAND FUNDING LLC	Unsecured	325.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	1,036.00	1,036.22	1,036.22	56.43	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	10,000.00	20,615.96	20,615.96	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	28,550.00	28,809.21	0.00	0.00	0.00
ONE HUNDRED OAKS IMAGING	Unsecured	457.00	457.04	457.04	24.89	0.00
ONEMAIN	Unsecured	NA	6,347.62	6,347.62	345.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,932.00	1,932.41	1,932.41	105.24	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	427.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	NA	NA	0.00	0.00
TIME PAYMENT	Unsecured	2,399.00	NA	NA	0.00	0.00
VANDERBILT MEDICAL CENTER	Unsecured	1,602.00	NA	NA	0.00	0.00
WAKEFIELD AND ASSOC	Unsecured	325.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	165,469.00	165,241.12	0.00	9,257.71	0.00
WELLS FARGO BANK NA	Unsecured	NA	572.05	572.05	31.16	0.00
WELLS FARGO BANK NA	Secured	3,000.00	5,593.83	5,593.83	5,593.83	0.00
WELLS FARGO BANK NA	Secured	NA	0.00	5,302.80	5,302.80	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$9,595.21	\$0.00
Mortgage Arrearage	\$11,816.63	\$11,816.63	\$0.00
Debt Secured by Vehicle	\$27,068.42	\$3,810.65	\$807.35
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$38,885.05	\$25,222.49	\$807.35
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,989.91	\$946.21	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,494.85</u>
Disbursements to Creditors	<u>\$26,976.05</u>
TOTAL DISBURSEMENTS :	<u>\$31,470.90</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2022

By: /s/ Henry E. Hildebrand, III
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.